

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

2 Valuation of Security      0 Assumption of Executory Contract or Unexpired Lease      0 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: **Lakhvinder Singh  
Marjit Kaur**

Case No.: **17-13022**

Judge: **CMG**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original

☒ Modified/Notice Required

Date: **7-20-2018**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney **rcn**

Initial Debtor: **L S**

Initial Co-Debtor **M K**

**Part 1: Payment and Length of Plan**

a. The Debtor has paid 9,000 into the Plan and the debtor shall pay \$500.00 Monthly to the Chapter 13 Trustee, starting on August 1, 2018 for approximately 42 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

☒ Loan modification with respect to mortgage encumbering property: THE BANK OF NEW YORK MELLON  
Description: 29 HARRIS STREET, CARTERET, NJ  
Proposed date for completion: LOSS MITIGATION WILL BE COMPLETED BY THE DATE SET FORTH IN THE LOSS MITIGATION ORDER

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. DEBTOR IS TO MAKE POST ADEQUATE PROTECTION PAYMENTS TO SECURED CREDITOR PENDING THE LOSS MITIGATION.

e. ☒ Other information that may be important relating to the payment and length of plan: THE TRUSTEE IS TO RESERVE MAKING PAYMENTS TO SECURED CREDITOR PENDING THE LOSS MITIGATION.

LOAN MODIFICATION WITH DITECH F/K/A GREENTREE SERVICING, LLC ON PROPERTY LOCATED AT 81 PULASKI STREET, CARTERET, NJ. LOAN MODIFICATION IS TO BE COMPLETED OUTSIDE THE BANKRUPTCY CASE WITHIN THREE (3) MONTHS FROM THE DATE OF CONFIRMATION. DEBTOR IS TO MAKE POST ADEQUATE PROTECTION PAYMENTS TO SECURED CREDITOR PENDING LOAN MODIFICATION. TRUSTEE IS TO RESERVE MAKING PAYMENTS TO SECURED CREDITOR PENDING THE LOAN MODIFICATION.

**Part 2: Adequate Protection**

☒ NONE

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
ROBERT C. NISENSEN	ATTORNEYS FEES	3,000

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
The Bank of New York Mellon	81 Pulaski Avenue, Carteret, NJ	205,777.15	125,000	324,0666.02	0	0	0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

Creditor

**g. Secured Claims to be Paid in Full Through the Plan ☐ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds STUDENT LOANS TO BE PAID OUTSIDE THE BANKRUPTCY CASE NO DISCHARGE

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions** ☐ **NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐

**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
The Bank of New York Mellon	81 Pulaski Avenue, Carteret, NJ	205,777.15	125,000	324,066.02	0	205,777.15

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or

coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below **why** the plan is being modified:

**LOAN MODIFICATION EXTENSION, CRAM SECOND MORTGAGE THE BANK OF NEW YORK MELLON ON PROPERTY LOCATED AT 81 Pulaski Avenue, Carteret, NJ**

Explain below **how** the plan is being modified:

**NEED ADDITIONAL TIME TO COMPLETE LOAN MODIFICATION ON 81 PULASKI STREET, CARTERET WITH DITECH ALSO TO CRAM SECOND MORTGAGE WITH THE BANK OF NEW YORK MELLON ON PROPERTY 81 PULASKI STREET, CARTERET, NJ**

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ **NONE**

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date July 20, 2018

/s/ Robert C. Nisenson

**Robert C. Nisenson 6680**

**Attorney for the Debtor**

Date: July 20, 2018

/s/ Lakhvinder Singh

**Lakhvinder Singh**

**Debtor**

Date: July 20, 2018

/s/ Marjit Kaur

**Marjit Kaur**

**Joint Debtor**

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date July 20, 2018 /s/ Robert C. Nisenson  
Robert C. Nisenson 6680  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: July 20, 2018 /s/ Lakhvinder Singh  
Lakhvinder Singh  
Debtor

Date: July 20, 2018 /s/ Marjit Kaur  
Marjit Kaur  
Joint Debtor

**Certificate of Notice Page 8 of 9**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Lakhvinder Singh  
 Marjit Kaur  
 Debtors

Case No. 17-13022-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Jul 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2018.

db/jdb +Lakhvinder Singh, Marjit Kaur, 29 Harris St., Carteret, NJ 07008-2901  
 lm +Bank of America, 11802 Ridge Parkway, Suite 100 HRM, Home Retention,  
 Broomfield, CO 80021-5006  
 cr +Green Tree Servicing LLC, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853  
 516649383 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bk Of Amer, 4161 Piedmont Pkwy, Greensboro, NC 27410)  
 516768530 Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785  
 516649384 Bk Of Amer, 4060 Ogletown/stanton Rd, Newark, DE 19713  
 516649385 +Bk Of Amer, 1800 Tapo Canyon Rd, Simi Valley, CA 93063-6712  
 516649387 +Cap One, 95 Washington Street, Buffalo, NY 14203-3006  
 516649392 +Colorado Capital Investments, Inc, C/O Pressler And Pressler, Llp, 7 Entin Rd,  
 Parsippany, NJ 07054-5020  
 516649395 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
 (address filed with court: Ditech Financial Llc, 332 Minnesota St Ste 610,  
 Saint Paul, MN 55101)  
 516649397 +FIA Card Services NA, P.O. Box 15019, Wilmington, DE 19850-5019  
 516835151 +Green Tree Servicing, LLC, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853  
 516649399 Hyundai Capital America, 400 Macarthur Blvd, Newport Beach, CA 92660  
 516649408 +P & J Fuel, Inc, C/O Marco Shawki, Esq, 1794 Oak Tree Rd., Edison, NJ 08820-2704  
 516649409 +Rcs Mtg, 350 S. Grand Ave, 47th Floor, Los Angeles, CA 90071-3406  
 516649410 +Rickart Coll Systems, 575 Milltown Rd, North Brunswick, NJ 08902-3336  
 516649414 The Bank of New York Mellon Trustee, C/O Specialized Blvd Ste 300,  
 Highlands Ranch, CO 80129  
 516713659 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 516807870 The Bank of New York Mellon, et al, c/o Bank of America, N.A., PO Box 31785,  
 Tampa, FL 33631-3785  
 516649415 +Vanz LLC, 577 Hamburg Turnpike, Wayne, NJ 07470-2042

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 24 2018 23:31:03 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 24 2018 23:30:58 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516649390 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 24 2018 23:33:43  
 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238  
 516649386 +E-mail/Text: bankruptcy@cvaps.com Jul 24 2018 23:31:23 Calvary SPV, LLC,  
 500 Summit Lake Drive Ste 400, Valhalla, NY 10595-2321  
 516649389 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 24 2018 23:34:22 Capital One Bank Na,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 516649393 +E-mail/PDF: creditonebknofications@resurgent.com Jul 24 2018 23:33:50 Credit One Bank Na,  
 Po Box 98875, Las Vegas, NV 89193-8875  
 516649394 +E-mail/Text: mrdiscen@discover.com Jul 24 2018 23:29:56 Discover Bank, PO Box 3025,  
 New Albany, OH 43054-3025  
 516667015 E-mail/Text: mrdiscen@discover.com Jul 24 2018 23:29:56 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 516785031 E-mail/Text: bankruptcy.bnc@ditech.com Jul 24 2018 23:30:27  
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 516649396 +E-mail/Text: g2sogasbnkr@southernco.com Jul 24 2018 23:29:46 Elizabethtown Gas,  
 ATTN:Virginia Natural Gas, 544 South Independence Blvd., Virginia Beach, VA 23452-1104  
 516649398 +E-mail/Text: bankruptcy.bnc@ditech.com Jul 24 2018 23:30:27 Greentree, PO Box 6172,  
 Rapid City, SD 57709-6172  
 516649400 +E-mail/Text: Hcabankruptcy-courtntices@hcamerica.com Jul 24 2018 23:31:50  
 Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809  
 516810371 E-mail/PDF: resurgentbknofications@resurgent.com Jul 24 2018 23:34:32 LVNV Funding LLC,  
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516812237 E-mail/PDF: resurgentbknofications@resurgent.com Jul 24 2018 23:34:33  
 LVNV Funding, LLC its successors and assigns as, assignee of Capital One, N.A.,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516649401 +E-mail/PDF: resurgentbknofications@resurgent.com Jul 24 2018 23:33:53 Lvnv Funding Llc,  
 Po Box 10497, Greenville, SC 29603-0497  
 516838182 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 24 2018 23:30:58 MIDLAND FUNDING LLC,  
 PO BOX 2011, WARREN, MI 48090-2011  
 516649403 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 24 2018 23:30:58 Midland Funding,  
 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
 516649404 +E-mail/Text: bankruptcy@onlineis.com Jul 24 2018 23:31:35 Online Collections, Po Box 1489,  
 Winterville, NC 28590-1489  
 516920465 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 24 2018 23:33:46  
 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,  
 Norfolk VA 23541



District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Jul 24, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516649411 +E-mail/PDF: gecsedirecoverycorp.com Jul 24 2018 23:33:37 Synch/jc Penney Dc,  
Po Box 965007, Orlando, FL 32896-5007  
516649412 +E-mail/PDF: gecsedirecoverycorp.com Jul 24 2018 23:34:15 Synch/pc Richard,  
C/o Po Box 965036, Orlando, FL 32896-0001  
516649413 +E-mail/PDF: gecsedirecoverycorp.com Jul 24 2018 23:34:31 Synchrony Bank,  
C/O Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605  
516876793 +E-mail/PDF: gecsedirecoverycorp.com Jul 24 2018 23:34:15 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
516872420 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 24 2018 23:34:33 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

1m Ditech Financial LLC, 332 Minnesota  
516649391\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,  
Richmond, VA 23238)  
516649388\* +Cap One, 95 Washington Street, Buffalo, NY 14203-3006  
516649402\* +Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497  
516649405\* +Online Collections, Po Box 1489, Winterville, NC 28590-1489  
516649406\* +Online Collections, Po Box 1489, Winterville, NC 28590-1489  
516649407\* +Online Collections, Po Box 1489, Winterville, NC 28590-1489

TOTALS: 1, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 26, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-19CB, MORTGAGE  
PASS-THROUGH CERTIFICATES, SERIES 2005-19CB dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor Green Tree Servicing LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com; legerman@rasnj.com  
Michael Frederick Dingerdisen on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
Robert C. Nisenson on behalf of Joint Debtor Marjit Kaur rnisenson@aol.com,  
nisensonlaw@aol.com; g2729@notify.cincompass.com; nisensonrr70983@notify.bestcase.com  
Robert C. Nisenson on behalf of Debtor Lakhvinder Singh rnisenson@aol.com,  
nisensonlaw@aol.com; g2729@notify.cincompass.com; nisensonrr70983@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8